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HOME PLANNING THROUGH THE USE OF HOME ACCOUNTS.

A radio talk by Miss Gladys J. Ward, Home Management Specialist, Urbana, Illinois, delivered in the Home Demonstration Radio Hour, January 2, 1935, and broadcast by a network of 48 associate NBC radio stations.

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Last year, over 500 Illinois farm families kept home account records. Homemakers who kept them say that when you can see your plan for money management on paper, you have it where you can draw some helpful conclusions for the future.

One practical use that these farm homemakers made of their home accounts was to change some decisions as to how money was to be spent. The other day, a young farm homemaker said to me "John and I had almost decided to buy a certain automobile. After we examined our home accounts and looked at our 1935 proposed budget expenditures, we saw how little money remained for health, gifts, savings, and other items. We changed our decision after we had figured out that by buying a less expensive car to serve our needs, we could meet our expenses without such close scrimping on the other items." "That," she told me, "was the chief use we made of our home accounts this year. John said that the study of our home accounts was better fun than he had with a jig-saw puzzle."

Another homemaker found she could not afford to buy furniture that was badly needed, nor replace other worn-out furnishings. After looking over her accounts, she discovered that she had spent \$150 more for food last year than the average-sized family with the same income was spending. Her comment was, "I can be just as smart as those families are in their buying and I'll have my furniture and furnishings next year."

One family with a son and daughter in high school discovered in their clothing summary that the girl's clothing expenditures for the year were over twice as much as her mother's. "Why didn't you tell me how selfish I have been, Mother?" the daughter asked, and then added, "I shall not allow you to sacrifice so much for me next year." Her mother told me that they sat down and together worked out carefully their proposed clothing budget for 1935. They began by taking an inventory of all wearable clothing on hand and the articles needed to be purchased. Opposite each article, they wrote down the price they decided to pay for each one. Although this revised clothing budget has not yet been carried out, the mother reports that her daughter is anxious for "mother to get a square deal" in money spent for clothing this year. It was the study of the summary of their accounts that showed up this poor balance in clothing expenditures for this mother and daughter.

For some families that have changed conditions to meet every few years, it is especially important to carefully file all receipted house bills. For example, a friend of mine, who had recently moved from one farm house to another, said, "I keep receipted bills and file them away each month. I want you to know that this practice has served me well many times. A short time ago, I was able to save several dollars because I could refer to previous bills and as a result, a result, a correct adjustment was made." Then she added, "This money saving was only possible because I make a regular practice of carefully filing all house bills."

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Another important use of home accounts is to insure that some provision is made for savings even though it is small. This severe depression has clearly demonstrated how necessary it is for families to have some savings to tide them over times when money incomes are reduced. There is one frequent opinion expressed by Illinois homemakers who have kept home accounts. They say it does pay in dollars and cents to know how their money is spent. They say it helps to take the worry out of living because they are able to make ends meet with some savings besides.

One result of home planning cannot be measured in dollars and cents. It is well expressed by one woman who has improved her homemaking by keeping home accounts. She says, "I have an inner satisfaction in our home plans now because we are able to say how our money is spent instead of worrying after it is spent."

"H.H."  
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